

# Account Protection

## Your Security Is Our Priority

### The TD Ameritrade Asset Protection Guarantee

At TD Ameritrade, we are committed to delivering our clients one of the highest levels of security in the industry — at no cost to you. That means we will reimburse you for the cash or shares of securities from your account that are lost as a result of unauthorized activity. We are promising you this protection, which adds to the provisions that already govern your account, in case unauthorized activity ever occurs and we determine it was through no fault of your own. Unauthorized activity does not include actions or transactions undertaken by or at the request of you, your investment advisors or family members, or anyone else whom you have allowed access to your account or to your account information for any purpose, such as trading securities, writing checks or making withdrawals or transfers.

#### How does the TD Ameritrade Guarantee work?

We promise this protection if you work with us in four ways:

- Keep your personal identifying information and account information secure and confidential, because sharing your UserID, password, PIN, account number or other standard means of authentication with other people means you authorize them to take action in your account.
- Keep your contact information up-to-date with us, so that we can contact you in case of suspected fraud.
- Review your account frequently and your statements promptly and report any suspicious or unauthorized activity to us immediately in accordance with your Client Agreement.
- Take the actions we request if your account is ever compromised and cooperate with our investigation.

If you help us protect you in these basic ways, we will promise no fine print and no footnotes — just our commitment to protect the assets you entrust to us.

#### Overview:

**Experience one of the highest levels of security in the industry.**

- This security guarantee extends to the cash or shares of securities in your account.
- In the event of unauthorized activity, we will reimburse you for the cash or shares of securities you lose.
- We can promise this protection if you keep your account information secure, review your account frequently, and help us should your account be compromised.
- Certificates of Deposit are FDIC insured, and securities are protected by SIPC.

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## FDIC insurance

Certificates of Deposit (CDs) purchased through TD Ameritrade are issued by banks insured by the Federal Deposit Insurance Corporation (FDIC). In addition, cash in your account can be held in a TD Ameritrade FDIC Insured Deposit Account (IDA). Balances in an IDA are held at TD Bank, N.A. and/or TD Bank USA, N.A., where they are insured by the FDIC against bank failure for up to \$250,000 per depositor, per bank. TD Bank, N.A. and TD Bank USA, N.A. are affiliates of TD Ameritrade.

Each bank will have separate FDIC coverage of up to \$250,000 per depositor for up to \$500,000 total per IDA depositor.

## SIPC Protection

TD Ameritrade, Inc. is a member of the Securities Investor Protection Corporation (SIPC). Securities in your account protected up to \$500,000. For details, please see [www.sipc.org](http://www.sipc.org).

Additionally, TD Ameritrade provides each client \$149.5 million worth of protection for securities and \$2 million of protection for cash through supplemental coverage provided by London insurers. In the event of a brokerage insolvency, a client may receive amounts due from the trustee in bankruptcy and then SIPC. Supplemental coverage is paid out after the trustee and SIPC payouts and under such coverage each client is limited to a combined return of \$152 million from a trustee, SIPC, and London insurers. The TD Ameritrade supplemental coverage has an aggregate limit of \$500 million over all customers. This policy provides coverage following brokerage insolvency and does not protect against loss in market value of the securities.

If you have any questions, call your advisor or TD Ameritrade Institutional at 800-431-3500. To learn more about SIPC coverage, go to [www.sipc.org](http://www.sipc.org). For more information about FDIC deposit insurance, visit [www.fdic.gov](http://www.fdic.gov).

